

Docket No.: 132538-1014  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Paul Willard et al.

Application No.: 09/802,481

Confirmation No.: 5875

Filed: March 6, 2001

Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY  
BASED ON TERMS SPECIFIED BY AN  
APPLICANT

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Examiner: N. Subramanian

**REQUEST THAT FAILURE TO NOTIFY OFFICE OF  
LOSS OF SMALL ENTITY STATUS BE EXCUSED UNDER 37 C.F.R. §1.28(c)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Status as a small entity was established in good faith on March 13, 2008 in the referenced application. Through error, the Office was not notified of the subsequent loss of entitlement to small entity status as required by 37 C.F.R. §1.27(g)(2).

It is respectfully requested that this error be excused, pursuant to 37 C.F.R. §1.28(c), upon compliance with the submission and itemization requirements of 37 C.F.R. §1.28(c)(1) and (c)(2) as set forth below, and payment of the deficiency payment requirement pursuant to 37 C.F.R. §1.28(c)(2).

Set forth below is an itemization of the deficiency payment:

<b>Fee Incorrectly Paid as Small Entity</b>	<b>Amount Paid Payment Date</b>	<b>Current Amount for Large Entity</b>	<b>Deficiency Payment Owed</b>
Independent Claim Fee	\$210 03/31/2008	\$440	\$230
2 month extension fee	\$230 03/31/2008	\$490	\$260
Request for Continued Examination Fee	\$405 03/31/2008	\$810	\$405
Request for Continued Examination Fee	\$405 10/31/2008	\$810	\$405

The total deficiency payment owed is \$1,300. The Commissioner is hereby authorized to charge the \$1,300 deficiency and any additional fees owed in this regard to Deposit Account 07-0153, referencing Docket No. 132538-1014.

Dated: April 29, 2009

Respectfully submitted,

/Marc A. Hubbard/

Marc A. Hubbard

Registration No.: 32,506

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